Pradhan Mantri Jan Dhan Yojana 2026 - Complete Guide

Pradhan Mantri Jan Dhan Yojana (PMJDY) 2026 is the Government of India's flagship financial inclusion scheme. It provides **zero-balance bank accounts** with **overdraft facility**, **free RuPay debit card**, and **accidental insurance cover** to every unbanked household, especially the poor, women, and rural communities.

Key Benefits

- **Zero-Balance Account:** No minimum balance required
- **Overdraft Facility:** Up to ₹10,000 (after 6 months satisfactory operation)
- **Accidental Insurance:** ₹2 lakh cover with free RuPay debit card
- **Direct Benefit Transfer (DBT):** Receive government subsidies directly

Eligibility

- Any **Indian resident** (minors above 10 years with guardian)
- Persons without an existing bank account
- No income or age bar (overdraft available for 18–65 years)

How to Open an Account

- Visit the nearest **bank branch** or **Bank Mitra (Business Correspondent)** outlet
- Fill the **PMJDY account opening form**
- Provide **Aadhaar card** (preferred) or any other valid ID (Voter ID, PAN, Driving License, Passport)

Important Official Link

For the full detailed article, updated statistics (over 57.91 crore accounts), and latest scheme updates, visit the complete guide here:
 Click here to read the complete guide on Pradhan Mantri Jan Dhan Yojana 2026